



January

6 Steps to Financial Security (Goal Setting)

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Most individuals and families are seeking financial security. But financial security is a nebulous term. We all put a different price tag on it. For some people to be financially secure it would require a large nest egg stashed away some place, for others it might require a debt free existence, and yet for others money to send their children to college. Researchers from the University of Missouri found that perceived adequacy of family income contributed more to satisfaction with life than did the fam-

ily's actual income. Whatever your definition of financial security the following six steps can help you reach it.

Step 1: Fix in your mind exactly what it will take to make you financially secure. If you will write out what is needed for you to be financially secure, you are on the way toward achieving your goal.

Step 2: Determine exactly what you are willing to give up in return for your desired goal of financial

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Are you willing to give up free time, delayed purchases, recreation, and vacations?

Step 3: Set a specific date for reaching your financial goal. Picture in your mind that date and see yourself having achieved financial security as you defined it. Talk about your goal to a few select people who will encourage you as you work to achieve it.

Step 4: Develop a plan for reaching your goal. Break your plan in to small pieces. For instance if your goal is to accumulate a \$100,000 nest egg, you will need to set smaller goals. This year you may be able to accumulate \$500 to \$1000 toward the goal. Invest this money then next year accumulate another \$500 to \$1000. Your goal might be a college degree or an advanced degree. A first step would be to review colleges or university catalogs and to apply for admission to the institution of your choice. Then follow that step by enrolling for a course.

Once you have made a plan, act on it immediately. Begin saving money for your nest egg or begin collecting information on colleges. There will never be a better time to start than now.

Step 5: Write out your goal. Write in a clear concise statement of what you intend to accomplish and by what date you intend to do it. Write out your plan in small steps. You will save X amount by December 2004 or by December 2004 you will have been admitted to the college or university of your choice.

Step 6: Read the statement of your goal at least once each day and check your progress. What have you done today to move you toward accomplishing your goal? As you read it, see yourself having achieved it. What you repeat to yourself you will soon learn to believe, and believing you can do it is half of the battle. Remember a winning attitude is an important part of obtaining any goal.

REFRESHING WINTER GEAR

When winter clothes and coats come out of summer hibernation, it's likely that a little tender loving care will bring them back to life! The Soap and Detergent Association has compiled suggestions for doing just that...

Wash and Repair

Although winter clothes should be properly cleaned before they're stored, you should still check them for stains or damage as they're unpacked. Trims and closures, especially metal ones, can cause stains during storage. Follow garment care label instructions for proper cleaning. Check garments for small holes — signs that moths, beetles and other insects could have been enjoying a summer snack at your wardrobe's expense. Repair any damage immediately.

If mothballs or crystals were used to help repel insects over the summer, a distinctive odor may linger in the fabric. Hanging the garments outside to air in the shade may solve the problem. If not, washing or dry cleaning may be required.

Winter Spruce Ups

After several months in storage, your winter clothes might need a pick-me-up. Use a wrinkle-releasing spray to remove wrinkles in casual winter wear — without an iron. You can also freshen up dry-cleaned fabrics using a fabric freshener.

Sweaters that were properly stored flat in an air-tight container may come out looking limp. Air tumble dry them with a dryer sheet. This

will help remove wrinkles and return them to their original fluffy state. Read and follow the label directions before using any of the above-mentioned products.

Winter Coat Care

The way winter coats are treated *before* and *after* they're unpacked will contribute to their long and healthy life. Wearing a neck scarf will protect the collar area of your coat from perspiration, body oils and hair tonics. Hang winter coats on padded hangers to avoid distortion of the neckline and damage to fabric that hooks or coat racks can cause. Store leather garments in a cool, well-ventilated area. This keeps the leather from drying out or attracting mildew. Avoid storing coats or clothes in plastic bags, as they promote mildew and damage.

Cleanliness Facts
November/December 2003

Hypertension Cuts Blood Flow to the Brain

Many studies have shown that the higher a person's blood pressure, the more likely it is that damage to the brain will occur. High blood pressure remains the number-one cause of strokes, which lead to a sudden loss of brain tissue from an acute stoppage of blood and nutrients to a part of the brain.

Strokes can cause an acute decrease in intellectual function or personality. They can also cause a paralysis of various parts of the body depending on the specific area of the brain damaged.

New research presented at the American Heart Association's 57th annual hypertension meeting in Washington, D.C., this past September found

that higher blood pressure also causes a more rapid decline in mental function in older people even if they never suffer a stroke.

According to dr. Richard Jennings at the University of Pittsburgh who conducted the research, high blood pressure can in effect speed up the aging of the brain and might add another 10 years to one's functional brain age.

For many years researchers have noted that people with high blood pressure were more likely to develop problems with memory and had a decreased ability to focus their attention. To discover why hypertension causes these problems, Dr. Jennings examined 59 people with normal blood pressure and 39 others with hypertension. He examined blood flow to various parts of the brain while people took a memory test. Using positron emission tomography (PET) scans of their brains, he showed that those with higher blood pressure had a significant reduction in blood flow to some of the parts of the brain involved in memory. The decreased ability to increase blood flow during a mental task apparently impaired the ability of brain cells to function.

Research has proven that about 90 percent of all Americans will develop hypertension at some point in their lives. This appears to result largely from excessive salt intake. FMI see www.foodandhealth.com, click on CPE courses and refer to the article on Salt Toxicity.

Communicating Food for Health
November 2003



Carbon Monoxide Detectors

Carbon monoxide is an odorless, colorless, and tasteless gas. This gas can be found in exhaust from gasoline-powered machinery and fuel-burning appliances. Some examples of these items are automobiles, gas-powered stoves, gas dryers, and heating appliances. Carbon monoxide, or CO, can cause headaches, vomiting, fatigue, and confusion.

At high levels, carbon monoxide is deadly. Carbon monoxide poisoning can be easily prevented. There are many different types of detectors available to warn a home's residents of carbon monoxide's presence. Every home should have a carbon monoxide detector, yet only about 35% have one. **A carbon monoxide detector should be installed on every level of your home and near the home's bedrooms.** For example, a one-story home with bedrooms in the same area of the house will need one CO alarm, a one-story home with separate bedroom areas will need two CO alarms, and a two-story home will need two CO alarms.

Housing and Built Environment Newsletter
November 2003



Gardener's Corner

The next few weeks – January to mid February usually brings the year's coldest weather to the Gulf Coast. There is always something to do in the garden and landscape, even during winter. Preventing cold damage to landscape shrubs and ornamentals seems to be of most concern to gardeners these days. Following are some suggestions:

- Irrigate the soil in landscape beds thoroughly a day or two before a freeze is expected. Moist soil absorbs more heat than dry soil. Drought stressed plants are also more susceptible to cold damage. Wait until spring before fertilizing shrubs and perennials with a nitrogen containing product. Extra nitrogen in the soil during winter can stimulate unwanted tender growth during warm periods.
- The base of especially valuable plants can be protected by mounding soil, sawdust, shavings or pine needles to a height of two feet. Mounds should be removed in the spring.
- The covering of plants should be limited to extremely valuable specimens. See the recommended procedure below.

Covering Plants for Cold Protection

Properly done, the use of a covering or shelter over a cold sensitive plant is the best method of protecting it during hard freezes. This method however, is not routinely recommended because it requires a strong commitment once begun. Improperly done, covering plants can result in no cold protection and in some cases, more damage than would have occurred had no effort been made.

Recommended method:

1. The kind of covering material used is important. It should be non-plastic and opaque, never clear. Old sheets, blankets, quilts or paint drop cloths work well.
2. Construct a temporary frame around and over the plant in order to prevent the covering material from touching plant foliage and stems.
3. Drape the covering material over the plant. Use a large enough piece to extend to the ground on all sides. Seal the material at the soil surface using soil, cinder blocks or other heavy objects. Remember that you are sealing ground heat that will rise during the night and keep the temperature under the covering several degrees warmer than outside.
4. Timing is very important. The covering must be applied a few hours before freezing temperatures are expected and then removed as soon as temperatures moderate. This often means covering a plant during mid-afternoon and removing the covering by mid-morning the next day. Therefore, if extreme cold is occurring only at night, this would require attention twice per day. Coverings should not be left on plants during daylight hours if temperatures are above freezing. To do so often results in excessive heat buildup underneath. Many a sensitive plant has been protected during a freezing night, only to be baked under a cover the next day!
5. When covering a plant during a hard freeze, an incandescent light bulb can be placed beneath the shelter for much added protection. Avoid placing the bulb near the trunk of the plant or too near the covering material.

Other Winter Tips:

- Spray peach, plum and nectarine trees with a solution of horticultural oil emulsion. This is necessary to control overwintering scale insects.
- Maintain winter annual flower beds by weeding, fertilizing and watering as necessary. Apply mulch to maintain a depth of two to three inches.
- Gather materials and prepare to plant seeds of tomatoes, peppers and eggplant indoors for spring planting in the garden. Good vegetable bedding plants require five to six weeks to produce, so start seeds in late January or early February for a mid-March transplanting date.
- Camellia japonicas will be flowering over the next three months. Observe landscapes that include these great landscape plants. Nurseries will be offering container grown plants in many sizes and colors.

Dan Mullins
Horticulture Agent



Recipes

Broccoli and Corn Casserole

3/4 C. coarsely crumbled saltine crackers,
divided
3 Tbsp butter, melted
1 pkg (10 oz) frozen chopped
broccoli, thawed and drained
1 can (16 oz) cream-style corn
1 egg, beaten
1/3 C. grated Parmesan cheese
1/2 tsp onion powder
1/2 tsp black pepper

1. Preheat the oven to 350° F. Coat a 9" x 5" loaf pan with nonstick cooking spray.
1. In a large bowl, combine the cracker crumbs and melted butter; mix well. Reserve 1/3 cup of the cracker crumb mixture and set aside. Add the remaining ingredients to the large bowl; mix well and spoon into the loaf pan.
3. Sprinkle the top with the reserved cracker crumb mixture and bake for 40 to 45 minutes, or until heated through and the top is golden.

Nutritional Information:

Serves 6, Each serving - 1/2 cup

Calories 196, fat 10 g, saturated fat 5 g, cholesterol 57 mg, sodium 525 mg, carbohydrate 21 g, dietary fiber 3 g, sugars 5 g, protein 7 g.

Chicken Corn Soup

1 Tbsp vegetable oil
1 C. chopped onion
2 C. diced celery
1 C. roasted chicken breast, skinless,
diced
2 C. chicken broth
1 Tbsp all-purpose flour
1 C. water
2 C. frozen corn
Ground black pepper, to taste
1 tsp garlic powder
1 Tbsp dried parsley
1/2 tsp dried thyme

1. Heat a large soup pot over medium-high heat. Saute' onion and celery in vegetable oil until golden, about 3 minutes.
2. Add the chicken breast and broth. Mix the flour with the water and add to pot. Add the corn.
3. Bring mixture to a boil and add seasonings. Cook until vegetables are tender, about 8-10 minutes. Serve hot.

Nutritional information:

Serves 5. Each serving - 1-1/2 cups

Calories 163, fat 4.5 g, saturated fat 1 g, cholesterol 23 mg, sodium 315 mg, carbohydrate 18 g, fiber 3 g, Protein 13 g.

FCE News

Leader Training/Council Meeting

January 8, 2004

9:30AM—Extension Office

The topic for this month's training will be "Watercolor Basics." This will be a demo/hands-on training. You will need to bring a brush with you if you want to do hands-on activity. Paula Ernest will be doing the training. We will start the new year with a covered dish luncheon.

District FCE Camp Pre-Planning Meeting

January 9, 2004

10:00 AM-Extension Office

We will be hosting a camp pre-planning meeting to discuss how to get more members involved in camp. Lunch will be served.

District FCE Council Meeting

January 13 & 14

**Blue Springs Baptist Assembly,
Marianna**

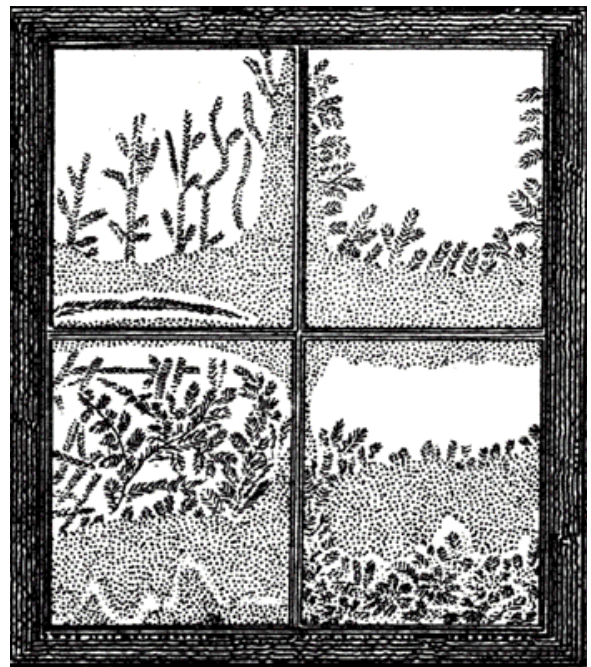
Registrations for district meeting were due by January 2. We will discuss travel arrangements at Council meeting. If you need additional information, call the Extension Office.

Whiting Pines Program

January 23, 2004

10:30 AM

Topic will be decided at leader training.



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Sincerely,

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